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# Lead the Fight Against Elder Abuse and earn CRA Credit

CRA Partners is a turnkey compliance program that helps community focused banks earn CRA credit for ensuring safe, secure senior living environments. Banks sponsor the protection of a local senior living facility by funding our Senior Crimestoppers program, a nationwide crime prevention program educating and safeguarding against theft, abuse and neglect.

## Effortless CRA Compliance

- 100% turnkey solution, no administrative hassles
- Flexible, low-risk funding options
- · CRA loan and investment test credit
- Easy-to-use education toolkit for service credit
- Detailed LMI documentation for your CRA exam
- Positive publicity for your bank in the community

# **About Our Organization**

- \$280 million in total loans, investments and grants
- Over 230 bank partners across the country
- Endorsed by over 30 state bankers associations

# Senior Crimestoppers Program

- Protects over 100,000 residents in 47 states from theft, abuse, neglect, financial exploitation and other transgressions
- 95% reduction in crimes reported in member facilities
- Funded exclusively by the banking industry
- Program components:
  - Toll-free anonymous tips line that pays cash rewards
  - Personal lockboxes for each residents
  - Ongoing training for the facility staff
  - Program signage to display on the premises
- Installed in Medicaid-certified nursing homes, HUDsubsidized apartment communities and state veterans homes

# Getting involved is easy.

Your bank makes a CRA-qualified community development loan, investment or grant to CRA Partners which supports the Senior Crimestoppers program to senior housing facilities in your assessment area. All loans and investments are collateralized by CRA-qualified securities selected by your bank. Choose from one of our flexible funding options:

#### Loan

- 4+ year funding commitment
- Monthly or semi-annual interest payments
- 1-year note that renews annually

## Investment

- 7-year funding commitment
- Preferred stock in the Senior Housing Crime Prevention Foundation
- Monthly or semi-annual dividend payments

### Grant

- 3+ year funding commitment
- · Bank receives yearly invoice
- Our simplest funding option

"Aside from the credit we receive for CRA, it has been a great investment in the communities we serve and has resulted in reduced crime for the residents of the homes in which we invest."

Mott Ford, CEO Commercial Bank & Trust, TN "As a community bank, we make various investments into our community. I believe there is no better investment than the opportunity to provide a safe and secure environment for the very ones that made our community what it is today."

Bill Loving, President Pendleton Community Bank, WV

